

EXHIBIT

4



P.O. Box 54285
Irvine, CA 92619-4285

0000089 01 MB 0.436 **AUTO 2 0 9281 02886-223506 -C10-P000004

KATHLEEN M BRODERICK
HALLEY GASPER
931 JEFFERSON BLVD., SUITE 2006
WARWICK RI 02886-2235

Property Address:
3399 POST ROAD UNIT #8
WARWICK RI 02886

Loan Number: [REDACTED]



07/27/2015

Dear Kathleen M Broderick

You are receiving this notice because your mortgage is in default, and your property will be referred to foreclosure. Carrington Mortgage Services, LLC is required to notify you of the following:

1. Standing:

Carrington Mortgage Services, LLC services the mortgage loan on your property located at the address referenced above. You signed and executed a promissory note secured by a mortgage or deed of trust ("the security instrument") in which you agreed to repay your debt at agreed upon terms. Because you have not fulfilled the terms of this agreement, Carrington Mortgage Services, LLC intends to initiate foreclosure action on the mortgaged property. The foreclosure will be conducted in the name of: CARRINGTON MORTGAGE SERVICES, LLC.

Noteholder, directly or through an agent, has possession of the promissory note. The promissory note is either made payable to Noteholder or has been duly endorsed. Noteholder is the original mortgagee or beneficiary or the assignee of the security instrument for the referenced loan.

2. Account Status as of July 27, 2015:

- A. The total amount needed to reinstate or to bring the account current is \$7,941.52. Please note this amount is subject to change. Please call us for the most current amount.
- B. The amount of the principal obligation under the mortgage is \$136,703.35.
- C. The date through which the account is paid is 12/01/2014.
- D. The date of the last full payment was 12/01/2014.
- E. The current interest rate in effect for the loan is 5.750%.
- F. The date on which the interest rate may next reset or adjust is Not Applicable.
- G. The amount of any prepayment fee (not included in the reinstatement amount) to be charged if any is Not Applicable.
- H. The amount of late payment fees included in the above reinstatement amount is \$.00.

3. Availability of Loss Mitigation Options:

Unless you have directed us not to contact you, Carrington Mortgage Services, LLC has made good faith efforts to contact you by telephone and/or mail to review your eligibility for alternatives to foreclosure. According to our records, with respect to this event of default:

You do not qualify for a loan modification, your most recent loan modification application has been denied, or you did not complete the trial plan for a loan modification.

If your circumstances have changed, if you believe that your application for a modification was denied in error, or if you would like to discuss alternatives to foreclosure including a loan modification, please contact us immediately at (888) 267-5474.

4. Borrowers Responsibilities:

- A. If you continue to occupy the property, you have the responsibility to maintain the property and an obligation to continue paying taxes owed until a sale or title transfer occurs.
- B. If you wish to surrender the property, you must contact Carrington Mortgage Services, LLC to discuss alternatives to foreclosure under which you may, if eligible, surrender the property to Carrington Mortgage Services, LLC in exchange for compensation.

5. Additional Account Information:

Upon written request, you are entitled to the following information:

- A. A copy of your payment history from the period the mortgage loan was last less than 60 days delinquent to present.
- B. A copy of the promissory note or lost note affidavit where applicable.
- C. The name of the current investor that holds the loan.
- D. If we have initiated foreclosure or filed a Proof of Claim, you may obtain copies of any assignments of mortgage or deed of trust required to demonstrate our right to foreclose under applicable state law.

Submit a written request to:
Carrington Mortgage Services, LLC
P.O. Box 54285
Irvine, CA 92619-4285

We understand that this may be a difficult time for you and that you may have questions about the foreclosure process. If you have questions, or to obtain information regarding your mortgage, please call us at (888) 267-5474 between 6 AM PST to 6 PM PST Monday to Thursday and 6 AM PST to 5 PM PST Friday.

Counseling is also available through a variety of nonprofit organizations that are approved by the Secretary of Housing and Urban Development (HUD) and experienced in homeownership counseling. A listing of these organizations may be obtained by calling HUD toll-free at (800) 569-4287 or by visiting www.hud.gov.

Loan Servicing Department
Carrington Mortgage Services, LLC

IMPORTANT DISCLOSURES

-INQUIRIES & COMPLAINTS-

For inquiries and complaints about your mortgage loan, please contact our CUSTOMER SERVICE DEPARTMENT by writing to Carrington Mortgage Services, LLC, Attention: Customer Service, P.O. Box 54285, Irvine, CA 92619-4285, or calling (800) 561-4567. Please include your loan number on all pages of correspondence. The CUSTOMER SERVICE DEPARTMENT for Carrington Mortgage Services, LLC is toll free and you may call from 8:00 a.m. to 8:00 p.m. Eastern Time, Monday through Friday. You may also visit our website at carringtonms.com.

-IMPORTANT BANKRUPTCY NOTICE-

If you have been discharged from personal liability on the mortgage because of bankruptcy proceedings and have not reaffirmed the mortgage, or if you are the subject of a pending bankruptcy proceeding, this letter is not an attempt to collect a debt from you but merely provides informational notice regarding the status of the loan. If you are represented by an attorney with respect to your mortgage, please forward this document to your attorney.

-CREDIT REPORTING-

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

-MINI MIRANDA-

This communication is from a debt collector and it is for the purpose of collecting a debt and any information obtained will be used for that purpose. This notice is required by the provisions of the Fair Debt Collection Practices Act and does not imply that we are attempting to collect money from anyone who has discharged the debt under the bankruptcy laws of the United States.

-HUD COUNSELOR INFORMATION-

If you would like counseling or assistance, you may obtain a list of HUD-approved homeownership counselors or counseling organizations in your area by calling the HUD nationwide toll-free telephone number at (800) 569-4287 or toll-free TDD (800) 877-8339, or by going to <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>. You can also contact the CFPB at (855) 411-2372, or by going to www.consumerfinance.gov/find-a-housing-counselor.

-EQUAL CREDIT OPPORTUNITY ACT NOTICE-

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, or age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has, in good faith, exercised any right under the Consumer Credit Protection Act. The Federal Agency that administers CMS' compliance with this law is the Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.

-SCRA Disclosure-

MILITARY PERSONNEL/SERVICEMEMBERS: If you or your spouse is a member of the military, please contact us immediately. The federal Servicemembers Civil Relief Act and comparable state laws afford significant protections and benefits to eligible military service personnel, including protections from foreclosure as well as interest rate relief. For additional information and to determine eligibility please contact our Military Assistance Team toll free at 1-888-267-5474.

-NOTICES OF ERROR AND INFORMATION REQUESTS-

You have the right to request documents we relied upon in reaching our determination. You may request such documents or receive further assistance by contacting Carrington Mortgage Services, LLC at (800) 561-4567, Monday through Friday, 8:00 a.m. to 8:00 p.m. Eastern Time or by mail at P.O. Box 54285, Irvine, CA 92619 – 4285.

This page is intentionally left blank.

